

Exhibit A

Ragonese Emails

Melvin, Kate - IA

From: Homeowner Help
Sent: Thursday, September 15, 2011 1:20 PM
To: 'mark ragonese'
Subject: RE: Refi or help

Dear Mark Ragonese,

Please call me at my direct number listed below. If do not hear back from you by the end of the day tomorrow I will assume your questions or issues have been resolved. THANKS!

Kate Melvin | Executive Escalation Team
Ph: 866-924-8409, Extension 2365511 | Fax: 866-540-1105
Office Hours: M-F 8:30 AM - 5:00 PM

Kate Melvin | Executive Escalation Team
Ph: 866-924-8409, Extension 2365511 | Fax: 866-540-1105
Office Hours: M-F 8:30 AM - 5:00 PM

From: Homeowner Help
Sent: Friday, September 09, 2011 4:14 PM
To: mark ragonese
Subject: RE: Refi or help

Dear Mark Ragonese,

Thank you for your recent inquiry. I tried to reach you by phone but was unsuccessful. To ensure that I can answer your questions, please call me at your earliest convenience at my direct number listed below. Thank you.

Kate Melvin | Executive Escalation Team
Ph: 866-924-8409, Extension 2365511 | Fax: 866-540-1105
Office Hours: M-F 8:30 AM - 5:00 PM

From: mark ragonese [mailto:markragonese@hotmail.com]
Sent: Thursday, September 08, 2011 5:16 PM
To: Homeowner Help
Subject: Refi or help

Please send me any documents to help refi (I applied through GMAC mort / Allied and was turned down)

GMAC mortgage told me to call you

Please send any paperwork for homeowner help refinancing.

Thanks
Mark Ragonese
1929 Pepper ST
Burbank CA 91505

Exhibit B

Curry Loan Modification Agreement and Disclosure

Investor Loan # [REDACTED] 2868

After Recording Return To:

GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

This document was prepared by GMAC Mortgage, LLC

[Space Above This Line For Recording Data]

MODIFICATION AGREEMENT

Borrower ("I"): SONYA CURRY

Lender ("Lender"): GMAC Mortgage, LLC

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 1/9/2004

Loan Number: [REDACTED] 4488

Property Address [and Legal Description if recordation is necessary] ("Property"): 1213 SUMMERSIDE DRIVE DESOTO TX 75115

If my representations in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and if applicable, recorded on with Instrument Number in Book and/or Page number of the real property records of DALLAS County, TX. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 1213 SUMMERSIDE DRIVE DESOTO TX 75115, which real property is more particularly described as follows. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

(Legal Description – Attached as Exhibit if Recording Agreement)

This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations.** I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;

If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we) and vice versa where appropriate.

- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for a modification of the Loan Documents);
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct; and,
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will so; and;
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Agreement;
- B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 02/01/2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 02/01/2010.

- A. The new Maturity Date will be: 2/1/2034.
- B. The modified Principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Lender but not previously credited to my Loan. The new Principal balance of my Note will be 180,414.86 (the "New Principal Balance").
- C. The new monthly principal and interest payment will be calculated based on an extended amortization (repayment) period of 480 months. The actual remaining Term of your loan, however, will be 289. As a result, your new monthly payment will not be sufficient to fully repay the entire amount of your loan over the actual remaining term. Therefore, at the end of the Term of your loan, your Maturity Date, you will be required to pay your loan in full. [See Attached Balloon Disclosure]
- D. \$50,435.31 of the New Principal Balance shall be deferred (the Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The new Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$180,414.86. Interest at the rate of 4.375% will begin to accrue on the Interest Bearing Principal Balance as of 1/1/2010 and the first new monthly payment on the Interest Bearing Principal will be due on 02/01/2010. My payment schedule for the modified Loan is as follows:

| Interest Rate | Interest Rate Change Date | Monthly Principal and Interest Payment Amount | Monthly Escrow Payment Amount | Total Monthly Payment | Payment Begins On | Payment Ends on |
|---------------|---------------------------|---|---|---|-------------------|-----------------|
| 4.375% | 1/1/2010 | 796.63 | \$574.38, adjusts annually after year 1 | 1,371.01, adjusts annually after year 1 | 02/01/2010 | 01/01/2015 |
| 5.125% | 01/01/2015 | 877.31 | Adjusts Annually | Adjusts Annually | 02/01/2015 | 2/1/2034 |

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

- E. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- F. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
- G. I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
- H. If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.

4. Additional Agreements. I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents, except that the Note, and the payment obligation created thereunder, are not enforceable against me personally.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or

transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if federal law prohibits the exercise of such option as of the date of such sale or transfer. Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.

- H. That, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.
- I. That, as of the Modification Effective Date, any provision in the Note, as amended for the assessment of a penalty for full or partial prepayment of the Note is null and void.
- J. That MERS holds only legal title to the interests granted by the Borrower in the mortgage, but if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of lender including, but not limited to, releasing and canceling the mortgage Loan.

In Witness Whereof, the Lender and I have executed this Agreement.

(Seal)

SONYA CURRY

01-19-2010

Date

(Seal)

Date

(Seal)

Date

(Seal)

Date

Witness

Print Name

Witness

Print Name

Witness

Print Name

Witness

Print Name

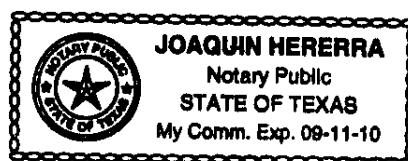
[Space Below This Line For Acknowledgement]

BORROWER ACKNOWLEDGMENT

State of TEXAS
County of DALLAS

On this 19 day of January, 2010, before me undersigned, a Notary Public in and for said county and state, personally appeared SONYA CURRY, personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.





Notary Public
My commission Expires: 9-11-10

GMAC Mortgage, LLC

By: Kristi M Caya
Kristi M. Caya

Title: LIMITED SIGNING OFFICER

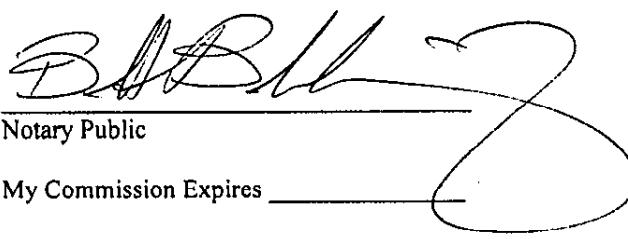
LENDER ACKNOWLEDGEMENT

State of IOWA

County of BLACK HAWK

On the 22 day of Jan, 20 10, the undersigned, a Notary Public in and for said county and state, personally appeared KRISTI M CAYA, personally known to me or identified to my satisfaction to be the person who executed the within instrument as Limited Signing Officer GMAC Mortgage LLC and they duly acknowledged that said instrument is the act and deed of said entity, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.


Notary Public
My Commission Expires _____



Date: January 11, 2010

Loan# [REDACTED] 4488

Borrower's Name: SONYA CURRY

Lender's Name and Address: GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

IMPORTANT INFORMATION ABOUT
YOUR LOAN MODIFICATION WHICH FEATURE A BALLOON PAYMENT
Please Read Carefully

This disclosure describes the features of your loan modification.

How Is Your Interest Rate and Initial Payment Determined?

- According to your mortgage payment calculated for long-term affordability, your modified loan will now be a balloon mortgage.
- The amount of the initial monthly payment on your modified loan will be based on three factors:
 - the interest rate reflected in the agreement;
 - the current balance of the loan; and
 - the remaining term \ amortization period of the loan.

Your new monthly payment of principal and interest will be calculated based on an extended amortization period of 480 months, and your loan will have a term of 289 months. Although your new payment will substantially pay down your loan balance, a "Balloon Payment" for the entire amount of your remaining unpaid principal balance will be due when the Term of your loan expires, (the Maturity Date) or when you pay off the modified loan, which will be when you sell or transfer an interest in your house, refinance the loan, or when the last scheduled payment is due, and the "Lender" will be under no obligation to refinance your loan.

How Your Monthly Payment Can Change- Balloon Payment

- You will be notified in writing at least 90 but not more than 120 days before the date the balloon payment is due. This notice will be mailed to you at the most current mailing address you supply and will contain information about the amount of the balloon payment, the date it is due and the telephone number of the Lender's representative (or loan servicer's representative) available to answer questions you may have about the notice.

THE MODIFIED TERM OF THE LOAN IS 289 MONTHS AS A RESULT, YOU WILL BE REQUIRED TO PAY THE ENTIRE REMAINING UNPAID PRINCIPAL BALANCE AND ACCRUED INTEREST OWING WHEN THE TERM OF YOUR LOAN EXPIRES, OR WHEN YOU PAY OFF THE MODIFIED LOAN, WHICH WILL BE WHEN YOU SELL OR TRANSFER AN INTEREST IN YOUR HOUSE, REFINANCE THE LOAN, OR WHEN THE LAST SCHEDULED PAYMENT IS DUE.

THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN AT THE END OF ITS TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN.

ASSUMING THIS LENDER OR ANOTHR LENDER REFINANCES THE LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME OF ALL OF THE CLOSING COSTS NORMALLY

ASSOCIATED WITH A NEW MORTGAGE LOAN.**Example of Balloon Payment**

- The payment amount due at loan maturity can change substantially based upon amount of the loan, interest rate, and any principal payments you choose to make before loan maturity, among other factors.

| | |
|--|-------------|
| Unpaid Loan Balance at Time of Modification | \$100,000 |
| Loan Balance That Does Not Accrue Interest (Amount Forborne) | \$25,000 |
| Loan Balance That Does Accrue Interest | \$75,000 |
| Interest Rate | 7.7500% |
| Remaining Loan Term | 20 years |
| Remaining Amortization Schedule | 40 years |
| Monthly Principal and Interest Payment | \$498.55 |
| Balloon Payment Due | \$94,115.71 |

In the example above, the outstanding loan balance of \$94,115.71 would be due and payable at the end of 20 years, which represents the unpaid loan amount resulting from the extended amortization and the \$25,000 of loan balance that did not accrue interest.

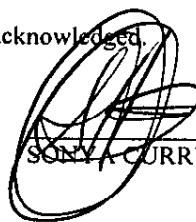
This summary is intended for reference purposes only. Important information relating specifically to your loan modification will be contained in the loan modification documents, which alone will establish your rights and obligations under the loan modification plan. This disclosure does not address any other payments that may be required under the terms of your loan, for example, monthly escrow payments

THE PURPOSE OF THIS DISCLOSURE IS TO PROVIDE VARIOUS DETAILS ON THE TYPE OF LOAN MODIFICATION FOR WHICH YOU HAVE EXPRESSED INTEREST. THE DISCLOSURE DOES NOT CONSTITUTE A COMMITMENT ON THE PART OF THE LENDER TO MODIFY YOUR LOAN.

Receipt of a copy of this Disclosure is hereby acknowledged.

01-19-2010

Date


SONYA CURRY

Date

Date

Date

Exhibit C

Curry Loan Service History

| Account Number | Trans Added Date | Date Interest Paid Current | Prin Bal after trans | Transaction Description | Reason Code | Trans Type | Trans Amt | To Principal | To Interest Amt | To Escrow Amt | To Fee Amt | To Unapplied Funds Amt |
|----------------|------------------|----------------------------|-------------------------------|-------------------------|-------------|------------|--------------|--------------|-----------------|---------------|--------------|------------------------|
| 4488 | 07/30/2013 | 08/01/2011 | \$175,302.96 Escrow Disb-Fire | | | E20 | (\$1,266.00) | \$0.00 | \$0.00 | (\$1,266.00) | \$0.00 | \$0.00 |
| 4488 | 06/27/2013 | 08/01/2011 | \$175,302.96 PAYMENT | | | SR | \$656.82 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$656.82 |
| 4488 | 06/27/2013 | 08/01/2011 | \$175,302.96 PAYMENT | | | SRO | (\$656.82) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$656.82) |
| 4488 | 06/27/2013 | 08/01/2011 | \$0.00 Unapplied | | | UF* | \$656.82 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/27/2013 | 08/01/2011 | \$0.00 Unapplied | | | UFU | (\$656.82) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/27/2013 | 09/01/2011 | \$0.00 PAYMENT | | | POS | \$656.82 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/25/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FE | \$18.25 | \$0.00 | \$0.00 | \$0.00 | \$18.25 | \$0.00 |
| 4488 | 06/25/2013 | 08/01/2011 | \$0.00 FEE | 096 | | FP | (\$18.25) | \$0.00 | \$0.00 | \$0.00 | (\$18.25) | \$0.00 |
| 4488 | 06/24/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FB | \$18.25 | \$0.00 | \$0.00 | \$0.00 | \$18.25 | \$0.00 |
| 4488 | 06/18/2013 | 08/01/2011 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/23/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FE | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 05/23/2013 | 08/01/2011 | \$0.00 FEE | 096 | | FP | (\$20.00) | \$0.00 | \$0.00 | \$0.00 | (\$20.00) | \$0.00 |
| 4488 | 05/22/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FB | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 05/17/2013 | 08/01/2011 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 04/23/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FE | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 04/23/2013 | 08/01/2011 | \$0.00 FEE | 096 | | FP | (\$20.00) | \$0.00 | \$0.00 | \$0.00 | (\$20.00) | \$0.00 |
| 4488 | 04/22/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FB | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 04/17/2013 | 08/01/2011 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/27/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FE | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 03/27/2013 | 08/01/2011 | \$0.00 FEE | 096 | | FP | (\$20.00) | \$0.00 | \$0.00 | \$0.00 | (\$20.00) | \$0.00 |
| 4488 | 03/26/2013 | 08/01/2011 | \$0.00 FEE | 011 | | FB | \$20.00 | \$0.00 | \$0.00 | \$0.00 | \$20.00 | \$0.00 |
| 4488 | 03/19/2013 | 08/01/2011 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/08/2013 | 08/01/2011 | \$175,302.96 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/08/2013 | 08/01/2011 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/08/2013 | 08/01/2011 | \$0.00 Waiver | 02 | | LCW | \$278.81 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/06/2013 | 08/01/2011 | \$175,302.96 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/06/2013 | 08/01/2011 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FE | \$675.00 | \$0.00 | \$0.00 | \$0.00 | \$675.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FWV | (\$650.00) | \$0.00 | \$0.00 | \$0.00 | (\$650.00) | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 FEE | 096 | | FP | (\$1,061.00) | \$0.00 | \$0.00 | \$0.00 | (\$1,061.00) | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 FEE | 164 | | FE | \$386.00 | \$0.00 | \$0.00 | \$0.00 | \$386.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$175,302.96 PAYMENT | | | SR | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 Unapplied | | | UF* | (\$656.82) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 Unapplied | | | UFU | \$656.82 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/05/2013 | 08/01/2011 | \$0.00 Write-Off | 171 | | WFL | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | (\$12.50) | \$0.00 |
| 4488 | 03/05/2013 | | \$0.00 | | | IPP | \$650.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/01/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| 4488 | 02/22/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FB | \$150.00 | \$0.00 | \$0.00 | \$0.00 | \$150.00 | \$0.00 |
| 4488 | 02/21/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FB | \$400.00 | \$0.00 | \$0.00 | \$0.00 | \$400.00 | \$0.00 |
| 4488 | 02/07/2013 | 08/01/2011 | \$0.00 FEE | 040 | | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| 4488 | 12/12/2012 | 08/01/2011 | \$0.00 FEE | 040 | | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| 4488 | 11/15/2012 | 07/01/2011 | \$0.00 FEE | 171 | | FE | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 11/15/2012 | 07/01/2011 | \$175,459.89 PAYMENT | | | SR | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$7.50) |
| 4488 | 11/15/2012 | 07/01/2011 | \$0.00 Unapplied | | | UFU | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/15/2012 | 08/01/2011 | \$175,302.96 PAYMENT | | | RP | \$1,365.42 | \$156.93 | \$639.70 | \$568.79 | \$0.00 | \$0.00 |
| 4488 | 11/15/2012 | 08/01/2011 | \$175,302.96 PAYMENT | | | SRO | (\$1,365.42) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,365.42) |
| 4488 | 11/15/2012 | 08/01/2011 | \$0.00 Unapplied | | | UF* | (\$101.99) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/15/2012 | 08/01/2011 | \$0.00 Unapplied | | | UFU | (\$1,263.43) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/15/2012 | 11/01/2012 | \$0.00 PAYMENT | | | POS | \$1,263.43 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

| | | Declaration | Pg 14 of 41 | | | | | |
|-------------------------------|-----|-------------|--------------|------------|------------|--------------|----------|--------------|
| \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| \$175,459.89 PAYMENT | | SRA | \$1,270.93 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,270.93 |
| \$0.00 Unapplied | | UFU | \$1,270.93 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 040 | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| \$0.00 FEE | 040 | FB | \$826.00 | \$0.00 | \$0.00 | \$0.00 | \$826.00 | \$0.00 |
| \$175,459.89 Escrow Disb-Fire | | E20 | (\$1,351.00) | \$0.00 | \$0.00 | (\$1,351.00) | \$0.00 | \$0.00 |
| \$0.00 FEE | 171 | FE | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| \$175,616.25 PAYMENT | | SR | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$7.50) |
| \$0.00 Unapplied | | UFU | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$175,459.89 PAYMENT | | RP | \$1,365.42 | \$156.36 | \$640.27 | \$568.79 | \$0.00 | \$0.00 |
| \$175,459.89 PAYMENT | | SR0 | (\$1,365.42) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,365.42) |
| \$0.00 Unapplied | | UF* | (\$98.67) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 Unapplied | | UFU | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| \$175,616.25 PAYMENT | | SRA | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,274.25 |
| \$0.00 Unapplied | | UFU | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 040 | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| \$175,616.25 PAYMENT | | SR1 | (\$1,279.25) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,279.25) |
| \$0.00 Unapplied | | UF* | (\$1,279.25) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$175,616.25 PAYMENT | | PR0 | (\$1,365.42) | (\$156.36) | (\$640.27) | (\$568.79) | \$0.00 | \$0.00 |
| \$175,616.25 PAYMENT | | SR | \$1,451.59 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,451.59 |
| \$0.00 Unapplied | | UF* | \$1,451.59 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$175,459.89 PAYMENT | | PR0 | (\$1,365.42) | (\$156.93) | (\$639.70) | (\$568.79) | \$0.00 | \$0.00 |
| \$0.00 PAYMENT | | POS | (\$2,546.00) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 040 | FB | \$375.00 | \$0.00 | \$0.00 | \$0.00 | \$375.00 | \$0.00 |
| \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| \$0.00 FEE | 171 | FE | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| \$175,616.25 PAYMENT | | SR | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$12.50) |
| \$175,616.25 PAYMENT | | SRA | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,279.25 |
| \$0.00 Unapplied | | UFU | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$175,459.89 PAYMENT | | RP | \$1,365.42 | \$156.36 | \$640.27 | \$568.79 | \$0.00 | \$0.00 |
| \$175,302.96 PAYMENT | | RP | \$1,365.42 | \$156.93 | \$639.70 | \$568.79 | \$0.00 | \$0.00 |
| \$175,302.96 PAYMENT | | SR0 | (\$2,730.84) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$2,730.84) |
| \$0.00 Unapplied | | UF* | (\$184.84) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 Unapplied | | UFU | (\$2,546.00) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 PAYMENT | | POS | \$2,546.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| \$175,616.25 PAYMENT | | SRA | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,279.25 |
| \$0.00 Unapplied | | UFU | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 171 | FE | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| \$175,772.04 PAYMENT | | SR | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$12.50) |
| \$0.00 Unapplied | | UFU | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$175,616.25 PAYMENT | | RP | \$1,365.42 | \$155.79 | \$640.84 | \$568.79 | \$0.00 | \$0.00 |
| \$175,616.25 PAYMENT | | SR0 | (\$1,365.42) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,365.42) |
| \$0.00 Unapplied | | UF* | (\$98.67) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 Unapplied | | UFU | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| \$175,772.04 PAYMENT | | SRA | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,279.25 |

| | | | 12-12020-mg | Doc 5294-4 | Filed 10/07/13 | Entered 10/07/13 11:16:12 | Exhibits to | | | | |
|------|------------|------------|-------------------------------------|------------|----------------|---------------------------|-------------|----------|--------------|----------|--------------|
| 4488 | 03/14/2012 | 05/01/2011 | \$0.00 Unapplied | | UFU | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/13/2012 | 05/01/2011 | \$0.00 FEE | 040 | FB | \$50.00 | \$0.00 | \$0.00 | \$0.00 | \$50.00 | \$0.00 |
| 4488 | 02/15/2012 | 04/01/2011 | \$0.00 FEE | 171 | FE | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| 4488 | 02/15/2012 | 04/01/2011 | \$175,927.27 PAYMENT | | SR | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$12.50) |
| 4488 | 02/15/2012 | 04/01/2011 | \$0.00 Unapplied | | UFU | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/15/2012 | 05/01/2011 | \$175,772.04 PAYMENT | | RP | \$1,365.42 | \$155.23 | \$641.40 | \$568.79 | \$0.00 | \$0.00 |
| 4488 | 02/15/2012 | 05/01/2011 | \$175,772.04 PAYMENT | | SR0 | (\$1,365.42) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,365.42) |
| 4488 | 02/15/2012 | 05/01/2011 | \$0.00 Unapplied | | UF* | (\$98.67) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/15/2012 | 05/01/2011 | \$0.00 Unapplied | | UFU | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/15/2012 | 01/01/2012 | \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/14/2012 | 04/01/2011 | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 | \$0.00 |
| 4488 | 02/14/2012 | 04/01/2011 | \$175,927.27 PAYMENT | | SRA | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,279.25 |
| 4488 | 02/14/2012 | 04/01/2011 | \$0.00 Unapplied | | UFU | \$1,279.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/13/2012 | 03/01/2011 | \$0.00 FEE | 171 | FE | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 01/13/2012 | 03/01/2011 | \$176,081.93 PAYMENT | | SR | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$7.50) |
| 4488 | 01/13/2012 | 03/01/2011 | \$0.00 Unapplied | | UFU | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/13/2012 | 04/01/2011 | \$175,927.27 PAYMENT | | RP | \$1,365.42 | \$154.66 | \$641.97 | \$568.79 | \$0.00 | \$0.00 |
| 4488 | 01/13/2012 | 04/01/2011 | \$175,927.27 PAYMENT | | SR0 | (\$1,365.42) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,365.42) |
| 4488 | 01/13/2012 | 04/01/2011 | \$0.00 Unapplied | | UF* | (\$98.67) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/13/2012 | 04/01/2011 | \$0.00 Unapplied | | UFU | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/13/2012 | 12/01/2011 | \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/12/2012 | 03/01/2011 | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 01/12/2012 | 03/01/2011 | \$176,081.93 PAYMENT | | SRA | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,274.25 |
| 4488 | 01/12/2012 | 03/01/2011 | \$0.00 Unapplied | | UFU | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/10/2012 | 03/01/2011 | \$0.00 FEE | 040 | FB | \$300.00 | \$0.00 | \$0.00 | \$0.00 | \$300.00 | \$0.00 |
| 4488 | 12/12/2011 | 03/01/2011 | \$176,081.93 Escrow Disb-Tax County | | E90 | (\$4,456.61) | \$0.00 | \$0.00 | (\$4,456.61) | \$0.00 | \$0.00 |
| 4488 | 11/28/2011 | 02/01/2011 | \$0.00 FEE | 171 | FE | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 11/28/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SR | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$7.50) |
| 4488 | 11/28/2011 | 02/01/2011 | \$0.00 Unapplied | | UFU | (\$7.50) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/28/2011 | 03/01/2011 | \$176,081.93 PAYMENT | | RP | \$1,367.51 | \$154.10 | \$642.53 | \$570.88 | \$0.00 | \$0.00 |
| 4488 | 11/28/2011 | 03/01/2011 | \$176,081.93 PAYMENT | | SR0 | (\$1,367.51) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,367.51) |
| 4488 | 11/28/2011 | 03/01/2011 | \$0.00 Unapplied | | UF* | (\$100.76) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/28/2011 | 03/01/2011 | \$0.00 Unapplied | | UFU | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/28/2011 | 11/01/2011 | \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/25/2011 | 02/01/2011 | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 11/25/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SRA | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,274.25 |
| 4488 | 11/25/2011 | 02/01/2011 | \$0.00 Unapplied | | UFU | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/14/2011 | 02/01/2011 | \$0.00 FEE | 040 | FB | \$400.00 | \$0.00 | \$0.00 | \$0.00 | \$400.00 | \$0.00 |
| 4488 | 10/31/2011 | 02/01/2011 | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 10/31/2011 | 02/01/2011 | \$0.00 FEE | 171 | FE | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 | \$0.00 |
| 4488 | 10/31/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SR | \$1,259.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,259.25 |
| 4488 | 10/31/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SR0 | (\$1,266.75) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$1,266.75) |
| 4488 | 10/31/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SRA | \$1,274.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,274.25 |
| 4488 | 10/31/2011 | 02/01/2011 | \$0.00 Unapplied | | UF* | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/31/2011 | 02/01/2011 | \$0.00 Unapplied | | UFU | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/31/2011 | 10/01/2011 | \$0.00 PAYMENT | | POS | \$1,266.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/11/2011 | 02/01/2011 | \$176,236.03 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/11/2011 | 02/01/2011 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/07/2011 | 02/01/2011 | \$0.00 FEE | 040 | FE | \$0.10 | \$0.00 | \$0.00 | \$0.00 | \$0.10 | \$0.00 |
| 4488 | 10/07/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | SR | (\$0.10) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$0.10) |
| 4488 | 10/07/2011 | 02/01/2011 | \$0.00 Unapplied | | UFU | (\$0.10) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

| | | | 12-12020-mg | Doc 5294-4 | Filed 10/07/13 | Entered 10/07/13 11:16:12 | Exhibits to | | | |
|------|------------|------------|-------------------------------------|------------------|----------------|---------------------------|--------------|----------|----------|--------------|
| 4488 | 10/04/2011 | 02/01/2011 | | \$0.00 FEE | 040 | \$811.00 | \$0.00 | \$0.00 | \$810.00 | \$0.00 |
| 4488 | 09/17/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/07/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/22/2011 | 02/01/2011 | \$176,236.03 Escrow Disb-Fire | | | E20 | (\$1,145.00) | \$0.00 | \$0.00 | (\$1,145.00) |
| 4488 | 08/17/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 08/16/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/10/2011 | 02/01/2011 | | \$0.00 FEE | 164 | FB | \$83.00 | \$0.00 | \$0.00 | \$83.00 |
| 4488 | 07/19/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/15/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$18.25 | \$0.00 | \$0.00 | \$18.25 |
| 4488 | 06/17/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/07/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 05/17/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/06/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$16.50 | \$0.00 | \$0.00 | \$16.50 |
| 4488 | 04/19/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 04/07/2011 | 02/01/2011 | | \$0.00 FEE | 011 | FB | \$14.75 | \$0.00 | \$0.00 | \$14.75 |
| 4488 | 03/17/2011 | 02/01/2011 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/15/2011 | 01/01/2011 | \$176,389.57 PAYMENT | | | AP | \$683.75 | \$152.99 | \$643.64 | \$570.88 |
| 4488 | 03/15/2011 | 01/01/2011 | | \$0.00 Unapplied | | UFU | (\$683.76) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/15/2011 | 01/01/2011 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/15/2011 | 02/01/2011 | | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 03/15/2011 | 02/01/2011 | | \$0.00 FEE | 171 | FEA | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 03/15/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | | AP | \$1,367.51 | \$153.54 | \$643.09 | \$570.88 |
| 4488 | 03/15/2011 | 02/01/2011 | \$176,236.03 PAYMENT | | | SWA | \$0.10 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/15/2011 | 02/01/2011 | | \$0.00 Unapplied | | UFU | \$0.10 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/15/2011 | 02/01/2011 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/08/2011 | 12/01/2010 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 02/17/2011 | 12/01/2010 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/17/2011 | 12/01/2010 | | \$0.00 FEE | 164 | FB | \$83.00 | \$0.00 | \$0.00 | \$83.00 |
| 4488 | 02/16/2011 | 12/01/2010 | | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 02/16/2011 | 12/01/2010 | | \$0.00 FEE | 171 | FEA | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 02/16/2011 | 12/01/2010 | \$176,542.56 PAYMENT | | | AP | \$683.75 | \$152.43 | \$644.20 | \$570.88 |
| 4488 | 02/16/2011 | 12/01/2010 | \$176,542.56 PAYMENT | | | SWA | \$683.76 | \$0.00 | \$0.00 | \$683.76 |
| 4488 | 02/16/2011 | 12/01/2010 | | \$0.00 Unapplied | | UFU | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/16/2011 | 12/01/2010 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/10/2011 | 11/01/2010 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 02/03/2011 | 11/01/2010 | \$176,694.99 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/03/2011 | 11/01/2010 | | \$0.00 Unapplied | | UFF | (\$683.76) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/03/2011 | 11/01/2010 | | \$0.00 Unapplied | | UFU | \$683.76 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/19/2011 | 11/01/2010 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/18/2011 | 11/01/2010 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/17/2011 | 11/01/2010 | | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 01/17/2011 | 11/01/2010 | | \$0.00 FEE | 171 | FEA | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 01/17/2011 | 11/01/2010 | \$176,694.99 PAYMENT | | | AP | \$1,367.51 | \$151.88 | \$644.75 | \$570.88 |
| 4488 | 01/17/2011 | 11/01/2010 | \$176,694.99 PAYMENT | | | SRA | \$683.76 | \$0.00 | \$0.00 | \$683.76 |
| 4488 | 01/17/2011 | 11/01/2010 | | \$0.00 Unapplied | | UFF | \$683.76 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/17/2011 | 11/01/2010 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/17/2011 | 01/18/2011 | | \$0.00 Comment | | RPD | \$2,051.27 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/21/2010 | 10/01/2010 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 12/17/2010 | 10/01/2010 | | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/29/2010 | 10/01/2010 | \$176,846.87 Curtailment | | | CT | \$750.00 | \$750.00 | \$0.00 | \$0.00 |
| 4488 | 11/29/2010 | 10/01/2010 | \$176,846.87 Escrow Disb-Tax School | | | E93 | (\$3,632.41) | \$0.00 | \$0.00 | (\$3,632.41) |

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|------|------------|------------|-------------------------------------|-------------|------------|-------------------------------|---------------------------|-------------|----------|--------------|
| | | | | 12-12020-mg | Doc 5294-4 | Filed 10/07/13 | Entered 10/07/13 11:16:12 | Exhibits to | | |
| 4488 | 11/23/2010 | 10/01/2010 | \$0.00 FEE | | 011 | F _B Declaration | \$11.25 \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 11/17/2010 | 09/01/2010 | \$0.00 Comment | | | S _{LC} | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/17/2010 | 10/01/2010 | \$0.00 FEE | 171 | | FB | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 11/17/2010 | 10/01/2010 | \$0.00 FEE | 171 | | FEA | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 11/17/2010 | 10/01/2010 | \$177,596.87 PAYMENT | | | AP | \$1,367.51 | \$148.60 | \$648.03 | \$570.88 |
| 4488 | 11/17/2010 | 10/01/2010 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/08/2010 | 09/01/2010 | \$177,745.47 Escrow Disb-Tax County | | | E90 | (\$864.12) | \$0.00 | \$0.00 | (\$864.12) |
| 4488 | 10/19/2010 | 09/01/2010 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/18/2010 | 09/01/2010 | \$0.00 FEE | 171 | | FB | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 10/18/2010 | 09/01/2010 | \$0.00 FEE | 171 | | FEA | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 10/18/2010 | 09/01/2010 | \$177,745.47 PAYMENT | | | AP | \$1,367.51 | \$148.06 | \$648.57 | \$570.88 |
| 4488 | 10/18/2010 | 09/01/2010 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/05/2010 | 08/01/2010 | \$177,893.53 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/16/2010 | 08/01/2010 | \$177,893.53 PAYMENT | | | AP | \$1,367.51 | \$147.52 | \$649.11 | \$570.88 |
| 4488 | 09/16/2010 | 09/22/2010 | \$0.00 Comment | | | RPD | \$1,367.51 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/15/2010 | 07/01/2010 | \$178,041.05 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/15/2010 | 07/01/2010 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 08/17/2010 | 07/01/2010 | \$0.00 Comment | | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/29/2010 | 07/01/2010 | \$178,041.05 Escrow Disb-Fire | | | E20 | (\$1,089.00) | \$0.00 | \$0.00 | (\$1,089.00) |
| 4488 | 07/15/2010 | 07/01/2010 | \$0.00 FEE | 171 | | FB | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 07/15/2010 | 07/01/2010 | \$0.00 FEE | 171 | | FEA | \$7.50 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 07/15/2010 | 07/01/2010 | \$178,041.05 PAYMENT | | | AP | \$1,367.51 | \$146.99 | \$649.64 | \$570.88 |
| 4488 | 03/25/2010 | 06/01/2010 | \$178,188.04 Curtailment | | | CT | \$1,527.41 | \$1,527.41 | \$0.00 | \$0.00 |
| 4488 | 02/25/2010 | 06/01/2010 | \$0.00 FEE | 011 | | FWV | (\$17.04) | \$0.00 | \$0.00 | (\$17.04) |
| 4488 | 02/17/2010 | 06/01/2010 | \$179,715.45 Escrow Disb | | | M01 | (\$1,632.97) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/17/2010 | 06/01/2010 | \$0.00 FEE | 011 | | FR | (\$72.96) | \$0.00 | \$0.00 | (\$72.96) |
| 4488 | 02/17/2010 | 06/01/2010 | \$0.00 FEE | 164 | | FR | (\$386.00) | \$0.00 | \$0.00 | (\$386.00) |
| 4488 | 02/17/2010 | 06/01/2010 | \$179,715.45 PAYMENT | | | SR | \$458.96 | \$0.00 | \$0.00 | \$458.96 |
| 4488 | 02/17/2010 | 06/01/2010 | \$0.00 Unapplied | | | UFU | (\$1,174.01) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$179,715.45 Escrow Disb | | | M01 | (\$458.96) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$0.00 FEE | 011 | | FWA | \$72.96 | \$0.00 | \$0.00 | \$72.96 |
| 4488 | 02/16/2010 | 06/01/2010 | \$0.00 FEE | 164 | | FWA | \$386.00 | \$0.00 | \$0.00 | \$386.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$0.00 FEE | 171 | | FB | \$15.00 | \$0.00 | \$0.00 | \$15.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$0.00 FEE | 171 | | FEA | \$15.00 | \$0.00 | \$0.00 | \$15.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$179,715.45 PAYMENT | | | AP | \$908.55 | \$140.90 | \$655.73 | \$570.88 |
| 4488 | 02/16/2010 | 06/01/2010 | \$179,715.45 PAYMENT | | | SRA | \$1,632.97 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/16/2010 | 06/01/2010 | \$0.00 Unapplied | | | UFU | \$715.05 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 02/01/2010 | \$180,275.99 PAYMENT | | | PA | \$0.00 | \$138.87 | \$657.76 | \$570.88 |
| 4488 | 02/09/2010 | 02/01/2010 | \$0.00 Unapplied | | | UFN | (\$1,367.51) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 03/01/2010 | \$180,136.62 PAYMENT | | | PA | \$0.00 | \$139.37 | \$657.26 | \$570.88 |
| 4488 | 02/09/2010 | 03/01/2010 | \$0.00 Unapplied | | | UFN | (\$1,367.51) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 04/01/2010 | \$179,996.74 PAYMENT | | | PA | \$0.00 | \$139.88 | \$656.75 | \$570.88 |
| 4488 | 02/09/2010 | 04/01/2010 | \$0.00 Unapplied | | | UFN | (\$1,367.51) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 05/01/2010 | \$179,856.35 PAYMENT | | | PA | \$0.00 | \$140.39 | \$656.24 | \$570.88 |
| 4488 | 02/09/2010 | 05/01/2010 | \$179,856.35 PAYMENT | | | SR | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 05/01/2010 | \$0.00 Unapplied | | | UFN | (\$1,826.47) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/09/2010 | 05/01/2010 | \$0.00 Unapplied | | | UFU | \$458.96 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/04/2010 | 01/01/2010 | \$180,414.86 Non-Cash | | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/04/2010 | 01/01/2010 | \$0.00 Unapplied | | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/02/2010 | 01/01/2010 | \$0.00 FEE | 011 | | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 01/29/2010 | 09/01/2008 | \$0.00 FEE | 040 | | FWV | (\$2,166.92) | \$0.00 | \$0.00 | (\$2,166.92) |

| | | | | | | | | | | |
|------|------------|------------|-------------------------------------|-----|--------|--------------|---------------|------------|--------------|------------|
| | | | \$180,414.86 Non-Cash | AA | \$100 | \$50,435.32 | (\$25,297.29) | \$1,422.24 | \$0.00 | \$0.00 |
| 4488 | 01/29/2010 | 09/01/2008 | \$0.00 Comment | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/19/2010 | 09/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 12/30/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SR | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/18/2009 | 09/01/2008 | \$0.00 Unapplied | | UFN | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/18/2009 | 09/01/2008 | \$0.00 Unapplied | | UFU | (\$1,368.13) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/17/2009 | 09/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/17/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SRA | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$1,368.13 |
| 4488 | 12/17/2009 | 09/01/2008 | \$0.00 Unapplied | | UFU | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/11/2009 | 09/01/2008 | \$230,850.18 Escrow Disb-Tax County | | E90 | (\$834.86) | \$0.00 | \$0.00 | (\$834.86) | \$0.00 |
| 4488 | 12/02/2009 | 09/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 11/18/2009 | 09/01/2008 | \$230,850.18 Escrow Disb-Tax School | | E93 | (\$3,571.08) | \$0.00 | \$0.00 | (\$3,571.08) | \$0.00 |
| 4488 | 11/17/2009 | 09/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/17/2009 | 09/01/2008 | \$0.00 FEE | 171 | FE | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 11/17/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SR | (\$12.50) | \$0.00 | \$0.00 | \$0.00 | (\$12.50) |
| 4488 | 11/17/2009 | 09/01/2008 | \$0.00 Unapplied | | UFN | \$3,235.62 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/17/2009 | 09/01/2008 | \$0.00 Unapplied | | UFU | (\$3,248.12) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/16/2009 | 09/01/2008 | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 11/16/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SRA | \$1,380.63 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/16/2009 | 09/01/2008 | \$0.00 Unapplied | | UFU | \$1,380.63 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 11/06/2009 | 09/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 11/04/2009 | 09/01/2008 | \$0.00 FEE | 164 | FB | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 |
| 4488 | 10/19/2009 | 09/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/15/2009 | 09/01/2008 | \$0.00 FEE | 171 | FB | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 10/15/2009 | 09/01/2008 | \$0.00 FEE | 171 | FEA | \$7.50 | \$0.00 | \$0.00 | \$0.00 | \$7.50 |
| 4488 | 10/15/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SRA | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$1,368.13 |
| 4488 | 10/15/2009 | 09/01/2008 | \$0.00 Unapplied | | UFF | (\$499.36) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/15/2009 | 09/01/2008 | \$0.00 Unapplied | | UFU | \$1,867.49 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/15/2009 | 10/01/2009 | \$0.00 Comment | | RPP | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/09/2009 | 09/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 09/17/2009 | 09/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/16/2009 | 09/01/2008 | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 09/16/2009 | 09/01/2008 | \$0.00 FEE | 171 | FEA | \$12.50 | \$0.00 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 09/16/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | AP | \$2,236.90 | \$222.55 | \$1,588.63 | \$425.72 | \$0.00 |
| 4488 | 09/16/2009 | 09/01/2008 | \$230,850.18 PAYMENT | | SRA | (\$868.77) | \$0.00 | \$0.00 | \$0.00 | (\$868.77) |
| 4488 | 09/16/2009 | 09/01/2008 | \$0.00 Unapplied | | UFF | (\$868.77) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/16/2009 | 09/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/16/2009 | 09/01/2009 | \$0.00 Comment | | RPP | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/07/2009 | 08/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/18/2009 | 08/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 08/14/2009 | 08/01/2008 | \$231,072.73 PAYMENT | | SRA | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$1,368.13 |
| 4488 | 08/14/2009 | 08/01/2008 | \$0.00 Unapplied | | UFF | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 08/14/2009 | 08/01/2009 | \$0.00 Comment | | RPP | \$1,368.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 08/03/2009 | 08/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 07/31/2009 | 08/01/2008 | \$231,072.73 Escrow Disb-Fire | | E20 | (\$1,198.00) | \$0.00 | \$0.00 | (\$1,198.00) | \$0.00 |
| 4488 | 07/17/2009 | 08/01/2008 | \$0.00 Comment | | SLC | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/07/2009 | 08/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 07/07/2009 | 08/01/2008 | \$231,072.73 PAYMENT | | SR | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/07/2009 | 08/01/2008 | \$0.00 Unapplied | | UFN | \$1,325.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/07/2009 | 08/01/2008 | \$0.00 Unapplied | | UFU | (\$1,325.25) | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/29/2009 | 08/01/2008 | \$231,072.73 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

| 12-12020-mg | | | Doc 5294-4 | Filed 10/07/13 | Entered 10/07/13 11:16:12 | Exhibits to | | | | | |
|-------------|------------|------------|-------------------------------------|----------------|---------------------------|--------------|----------|------------|--------------|--------|--------------|
| | | | | SRA UFO | \$1,325.25 \$1,325.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,325.25 |
| 4488 | 06/15/2009 | 08/01/2008 | \$231,072.73 PAYMENT | | | | | | | | |
| 4488 | 06/15/2009 | 08/01/2008 | \$0.00 Unapplied | | | | | | | | |
| 4488 | 06/11/2009 | 08/01/2008 | \$231,072.73 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/27/2009 | 08/01/2008 | \$231,072.73 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/18/2009 | 08/01/2008 | \$231,072.73 PAYMENT | | AP | \$2,236.90 | \$221.04 | \$1,590.14 | \$425.72 | \$0.00 | \$0.00 |
| 4488 | 05/18/2009 | 08/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/18/2009 | 05/16/2009 | \$0.00 Comment | | RPL | \$2,236.90 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 04/15/2009 | 07/01/2008 | \$231,293.77 PAYMENT | | AP | \$2,236.90 | \$219.53 | \$1,591.65 | \$425.72 | \$0.00 | \$0.00 |
| 4488 | 04/15/2009 | 07/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 04/15/2009 | 04/16/2009 | \$0.00 Comment | | RPL | \$2,236.90 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 04/02/2009 | 06/01/2008 | \$0.00 FEE | 164 | FB | \$110.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$110.00 |
| 4488 | 03/18/2009 | 06/01/2008 | \$0.00 FEE | 040 | FB | \$735.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$735.00 |
| 4488 | 03/16/2009 | 06/01/2008 | \$231,513.30 PAYMENT | | AP | \$2,236.90 | \$218.03 | \$1,593.15 | \$425.72 | \$0.00 | \$0.00 |
| 4488 | 03/16/2009 | 06/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 03/16/2009 | 03/16/2009 | \$0.00 Comment | | RPL | \$2,236.90 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/13/2009 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 02/06/2009 | 05/01/2008 | \$0.00 FEE | 040 | FB | \$200.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$200.00 |
| 4488 | 01/12/2009 | 05/01/2008 | \$0.00 FEE | 040 | FB | \$300.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$300.00 |
| 4488 | 01/08/2009 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$13.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$13.00 |
| 4488 | 12/29/2008 | 05/01/2008 | \$231,731.33 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/29/2008 | 05/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/16/2008 | 05/01/2008 | \$231,731.33 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/16/2008 | 05/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/08/2008 | 05/01/2008 | \$0.00 FEE | 040 | FB | \$931.92 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$931.92 |
| 4488 | 12/05/2008 | 05/01/2008 | \$231,731.33 Escrow Disb-Tax County | | E90 | (\$858.60) | \$0.00 | \$0.00 | (\$858.60) | \$0.00 | \$0.00 |
| 4488 | 12/05/2008 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 11/20/2008 | 05/01/2008 | \$231,731.33 Escrow Disb-Tax School | | E93 | (\$3,887.80) | \$0.00 | \$0.00 | (\$3,887.80) | \$0.00 | \$0.00 |
| 4488 | 11/10/2008 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 10/07/2008 | 05/01/2008 | \$0.00 FEE | 164 | FB | \$110.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$110.00 |
| 4488 | 09/15/2008 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/22/2008 | 05/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/13/2008 | 05/01/2008 | \$0.00 FEE | 164 | FB | \$83.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$83.00 |
| 4488 | 06/13/2008 | 05/01/2008 | \$231,731.33 PAYMENT | | AP | \$2,236.90 | \$216.54 | \$1,594.64 | \$425.72 | \$0.00 | \$0.00 |
| 4488 | 06/13/2008 | 05/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/02/2008 | 04/01/2008 | \$231,947.87 PAYMENT | | AP | \$2,336.10 | \$215.06 | \$1,596.12 | \$524.92 | \$0.00 | \$0.00 |
| 4488 | 06/02/2008 | 04/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/24/2008 | 03/01/2008 | \$232,162.93 PAYMENT | | PT | \$1,441.92 | \$0.00 | \$0.00 | \$1,441.92 | \$0.00 | \$0.00 |
| 4488 | 05/24/2008 | 03/01/2008 | \$232,162.93 PAYMENT | | RT | (\$1,441.92) | \$0.00 | \$0.00 | (\$1,441.92) | \$0.00 | \$0.00 |
| 4488 | 05/20/2008 | 03/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 04/23/2008 | 03/01/2008 | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 04/18/2008 | 03/01/2008 | \$232,162.93 PAYMENT | | AP | \$2,291.82 | \$213.59 | \$1,597.59 | \$480.64 | \$0.00 | \$0.00 |
| 4488 | 04/18/2008 | 03/01/2008 | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 02/23/2008 | 02/01/2008 | \$232,376.52 PAYMENT | | PT | \$961.28 | \$0.00 | \$0.00 | \$961.28 | \$0.00 | \$0.00 |
| 4488 | 02/23/2008 | 02/01/2008 | \$232,376.52 PAYMENT | | RT | (\$961.28) | \$0.00 | \$0.00 | (\$961.28) | \$0.00 | \$0.00 |
| 4488 | 02/16/2008 | 02/01/2008 | \$232,376.52 PAYMENT | | AP | \$2,291.82 | \$212.13 | \$1,599.05 | \$480.64 | \$0.00 | \$0.00 |
| 4488 | 01/23/2008 | 01/01/2008 | \$0.00 FEE | 011 | FE | \$0.58 | \$0.00 | \$0.00 | \$0.00 | \$0.58 | \$0.00 |
| 4488 | 01/23/2008 | 01/01/2008 | \$232,588.65 PAYMENT | | SR | (\$0.58) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$0.58) |
| 4488 | 01/23/2008 | 01/01/2008 | \$0.00 Unapplied | | UFN | (\$0.58) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 01/15/2008 | 01/01/2008 | \$232,588.65 PAYMENT | | AP | \$2,291.82 | \$210.68 | \$1,600.50 | \$480.64 | \$0.00 | \$0.00 |
| 4488 | 12/21/2007 | 12/01/2007 | \$232,799.33 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 12/21/2007 | 12/01/2007 | \$232,799.33 PAYMENT | | SR | \$0.00 | \$0.00 | \$0.00 | \$3,208.34 | \$0.00 | (\$3,208.34) |

| | | | | 12-12020-mg | Doc 5294-4 | Filed 10/07/13 | Entered 10/07/13 11:16:12 | Exhibits to | | |
|------|------------|------------|--|-----------------------|------------|----------------|---------------------------|-------------|------------|--------------|
| | | | | \$189,100.40 PAYMENT | | SR0 UF | (\$614.02) \$706.62 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/04/2007 | 10/01/2006 | | \$0.00 Unapplied | | UFU | (\$614.02) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/04/2007 | 10/01/2006 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/04/2007 | 10/01/2006 | | \$0.00 Unapplied | | RPL | \$3,000.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 10/04/2007 | 10/04/2007 | | \$0.00 Comment | | SRA | \$3,000.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/28/2007 | 08/01/2006 | | \$189,404.53 PAYMENT | | UFU | \$3,000.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/28/2007 | 08/01/2006 | | \$0.00 Unapplied | | FB | \$11.25 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 09/14/2007 | 08/01/2006 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/14/2007 | 08/01/2006 | | \$0.00 FEE | 011 | FB | \$20.00 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 08/08/2007 | 08/01/2006 | | \$0.00 FEE | 028 | FB | \$307.01 | \$0.00 | \$0.00 | \$20.00 |
| 4488 | 08/08/2007 | 08/01/2006 | | \$189,404.53 PAYMENT | | SR | \$307.01 | \$0.00 | \$0.00 | \$307.01 |
| 4488 | 08/08/2007 | 08/01/2006 | | \$0.00 Unapplied | | UFU | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/30/2007 | 08/01/2006 | | \$189,404.53 PAYMENT | | SR | \$307.01 | \$0.00 | \$0.00 | \$307.01 |
| 4488 | 07/30/2007 | 08/01/2006 | | \$0.00 Unapplied | | UFU | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/27/2007 | 08/01/2006 | | \$0.00 FEE | 040 | FE | \$249.00 | \$0.00 | \$0.00 | \$249.00 |
| 4488 | 07/27/2007 | 08/01/2006 | | \$189,404.53 PAYMENT | | PA | \$0.00 | \$150.51 | \$1,303.19 | \$0.00 |
| 4488 | 07/27/2007 | 08/01/2006 | | \$189,404.53 PAYMENT | | SR | (\$249.00) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/27/2007 | 08/01/2006 | | \$0.00 Unapplied | | UF* | (\$1,775.38) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/26/2007 | 07/01/2006 | | \$189,555.04 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/26/2007 | 07/01/2006 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/19/2007 | 07/01/2006 | | \$0.00 FEE | 028 | FB | \$20.00 | \$0.00 | \$0.00 | \$20.00 |
| 4488 | 07/09/2007 | 07/01/2006 | | \$189,555.04 PAYMENT | | SR | \$307.01 | \$0.00 | \$0.00 | \$307.01 |
| 4488 | 07/09/2007 | 07/01/2006 | | \$0.00 Unapplied | | UF* | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/09/2007 | 06/01/2007 | | \$0.00 PAYMENT | | PRE | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/07/2007 | 07/01/2006 | | \$189,555.04 PAYMENT | | SR | \$307.01 | \$0.00 | \$0.00 | \$307.01 |
| 4488 | 07/07/2007 | 07/01/2006 | | \$0.00 Unapplied | | UF* | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 07/07/2007 | 05/01/2007 | | \$0.00 PAYMENT | | PRE | \$307.01 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/18/2007 | 07/01/2006 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$0.00 FEE | 171 | FEA | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$189,555.04 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$189,555.04 PAYMENT | | AP | \$1,453.70 | \$149.48 | \$1,304.22 | \$0.00 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$189,555.04 PAYMENT | | SRA | \$403.63 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$0.00 Unapplied | | UF* | \$403.63 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/15/2007 | 07/01/2006 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/15/2007 | 05/01/2007 | | \$0.00 PAYMENT | | POS | \$1,857.33 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 06/14/2007 | 06/01/2006 | | \$0.00 FEE | 040 | FB | \$127.02 | \$0.00 | \$0.00 | \$127.02 |
| 4488 | 05/22/2007 | 06/01/2006 | | \$0.00 FEE | 011 | FB | \$11.25 | \$0.00 | \$0.00 | \$11.25 |
| 4488 | 05/17/2007 | 05/01/2006 | | \$0.00 FEE | 171 | FE | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 05/17/2007 | 05/01/2006 | | \$189,852.98 PAYMENT | | SR | (\$12.50) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 05/01/2006 | | \$0.00 Unapplied | | UFU | (\$12.50) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$189,704.52 Non-Cash | | AA | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$189,704.52 PAYMENT | | RP | \$1,453.70 | \$148.46 | \$1,305.24 | \$0.00 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$189,704.52 PAYMENT | | SR | \$403.63 | \$0.00 | \$0.00 | \$403.63 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$189,704.52 PAYMENT | | SR0 | (\$1,857.33) | \$0.00 | \$0.00 | (\$1,857.33) |
| 4488 | 05/17/2007 | 06/01/2006 | | \$0.00 Unapplied | | UF* | \$403.63 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$0.00 Unapplied | | UFU | (\$1,857.33) | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 06/01/2006 | | \$0.00 Unapplied | | UI | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/17/2007 | 04/01/2007 | | \$0.00 PAYMENT | | POS | \$1,857.33 | \$0.00 | \$0.00 | \$0.00 |
| 4488 | 05/16/2007 | 05/01/2006 | | \$0.00 FEE | 171 | FB | \$12.50 | \$0.00 | \$0.00 | \$12.50 |
| 4488 | 05/16/2007 | 05/01/2006 | | \$189,852.98 PAYMENT | | SRA | \$1,869.83 | \$0.00 | \$0.00 | \$1,869.83 |

Exhibit D

Walker Letters

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

05/17/11

WILLIAM C WALKER
KEIRAN J WALKER
PO BOX 2324

ANTIOCH CA 94531

RE: Account Number [REDACTED] 8520
Property Address 4610 LARIAT LANE

OAKLEY CA 94561

Dear WILLIAM C WALKER
KEIRAN J WALKER

In connection with your request for a Loan Modification, we regret to inform you that your request has been denied for the following reason(s):

- [] The financial information provided shows you have insufficient income to support your request. We recommend you consider selling your property. If the value of your property has declined and would not result in a full payoff of the mortgage please contact our office when an offer is received so we can review for a possible short sale.
- [] The financial information provided shows that your income is sufficient to cover your existing mortgage obligation; therefore, we are unable to modify your existing obligation.
- [] While you do not have sufficient income to support all of your monthly expenses, some of your expenses could be reduced. We recommend you contact your other creditors to lower their monthly payments before workout solutions can be considered on your mortgage.
- [] We previously requested additional information from you which has not been received; therefore, we are unable to continue our review for workout solutions.
- [] We service your loan on behalf of an investor or group of investors that has not given us authority to modify your loan under the program requested.

05/17/11

Account Number [REDACTED] 8520

Page Two

- The payment we received does not represent the correct amount as specified in the agreement.
- The required payment was not received by the payment due date as specified in the agreement.
- We have not received the properly signed and executed agreement.
- You did not meet the requirement (s) for the Home Affordable Unemployment Program.
- We have been unable to clear/resolve outstanding title issues in order to meet recording requirements.
- Account does not meet HAMP Program requirements.
-

At times like these we feel it is important for you to seek financial advice from a trusted source experienced with situations like yours. Therefore, we recommend you call 1.800.CALL.FHA to find a HUD-Certified housing counseling agency to discuss your needs. You can also call the HOPE hotline number (888-995-HOPE) to seek assistance at no charge from HUD-approved housing counselors and can request assistance in understanding this borrower notice letter by asking for MHA HELP.

We will continue to work with you to explore other options that may be available for your circumstances. If you have any questions regarding the above decision, please contact our office at 877-928-4622, between the hours of 7:00 a.m. and 9:00 p.m. Monday through Thursday Central Standard time, 7:00 a.m. to 6:00 p.m. Central Standard time Friday, and 8:00 a.m. to 12:00 p.m. Central Standard time on Saturday.

Loss Mitigation Department
Loan Servicing

05/17/11

Account Number [REDACTED] 8520

Page Three

Notice: Federal law requires that we advise you that this notice is from a debt collector attempting to collect on a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: If you have filed for bankruptcy and your case is still active or if you have received an order of discharge, please be advised that this is not an attempt to collect a pre-petition or discharged debt. Any action taken by us is for the sole purpose of protecting our lien interest in your property and is not to recover any amounts from you personally.

Residents of North Carolina: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks, website, www.nccob.gov.

Residents of New York: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Banking Department at 1-877-226-5697 or www.banking.state.ny.us.

Disclosure of the Use of Information Obtained From an Outside Source

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Information Services LLC,
Address: P.O. Box 740241, Atlanta, GA 30374-0241
Telephone number: 800-685-1111 www.equifax.com

If you have any questions regarding this notice, you should contact:

Creditor's name: GMAC Mortgage, LLC
Creditor's address: PO Box 780 Waterloo IA 50704-0780
Creditor's telephone number: 800-766-4622

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission,

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

08/24/11

WILLIAM C WALKER
KEIRAN J WALKER
PO BOX 2324

ANTIOCH CA 94531

RE: Account Number [REDACTED] 8520
Property Address 4610 LARIAT LANE

OAKLEY CA 94561

Dear WILLIAM C WALKER
 KEIRAN J WALKER

We recently received your request for a Loan Modification. We are not able to fulfill your request at this time for the following reason(s):

[] The financial information you provided shows you do not have sufficient income to support a loan modification. We recommend you consider selling your property. If the value of your property is not enough to pay off your mortgage, please contact our office when an offer is received so we can explore other options.

[] The financial information you provided shows you have sufficient income to make your current mortgage payments. Therefore, we are not able to modify your loan at this time.

[] The financial information you provided shows you do not have sufficient income to support all of your monthly expenses, but some of these expenses can be reduced. You need to contact your other creditors about lowering your monthly payments with them before we can consider modifying your loan.

[] We requested additional information from you that has not been received. As a result, we are not able to continue our review of your request at this time.

[] We service your loan on behalf of an investor or group of investors that has not given us authority to modify your loan as you have requested.

(Continued on next page)

[] The payment received was not for the correct amount as specified in the agreement we sent you.

[] We have not received the payment that was due as specified in the agreement.

[] We have not received a properly signed and executed agreement from you.

[] You did not meet the requirement(s) of the Home Affordable Unemployment Program.

[] We have not been able to resolve outstanding title issues in order to meet recording requirements.

Account does not meet HAMP Program requirements.

[]

At this time, you may want to seek advice regarding your next step. We suggest you call 1.800.CALL.FHA (1.800.225.5342) to locate a HUD-certified housing counseling agency. You may also want to call 1.888.995.HOPE (1.888.995.4673) to request assistance from a HUD-approved housing counselor.

We will continue to work with you to explore options that may be available. If you have any questions, please call our office at 877-928-4622 between the hours of 7:00 a.m. and 9:00 p.m. Monday through Thursday Central Standard time, 7:00 a.m. to 6:00 p.m. Central Standard time Friday, and 8:00 a.m. to 12:00 p.m. Central Standard time on Saturday.

Modification Department
Loan Servicing

Please Note:

This is an attempt to collect on a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: If you are currently involved in an open bankruptcy case or if you have been discharged of your personal liability for repayment of this debt; this notice is being provided for informational purposes only and is not an attempt to collect a pre-petition or discharged debt. Furthermore, any action that we may take is for the sole purpose of protecting our lien interest in your property and is not to recover any amounts from you personally.

Note: If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance with your Chapter 13 Plan.

08/24/11

Account Number: [REDACTED] 8520

Page Three

Residents of North Carolina: If you believe your request has been wrongly denied, you can file a complaint with the North Carolina Office of the Commissioner of Banks at www.nccob.gov.

Residents of New York: If you believe your request has been wrongly denied, you may file a complaint with the New York State Banking Department at 1-877-226-5697 or www.banking.state.ny.us.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have the right to a free copy of your report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Information Services LLC,
Address: P.O. Box 740241, Atlanta, GA 30374-0241
Phone: 800-685-1111 Web: www.equifax.com

If you have any questions regarding this notice, you should contact:

Creditor's name: GMAC Mortgage, LLC
Creditor's address: PO Box 780
Waterloo IA 50704-0780
Creditor's telephone number: 800-766-4622

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

5:90

Exhibit E

Cerna Letters

February 7, 2010

Equity Line of GMAC Mortgage

To whom it may concern:

My name is Juana Cerna, my home address is 14455 San Ardo Drive, La Mirada, CA 90638, my home phone No is (714)523-3572, my work phone No is (310)412-4195 and my cell phone No is (562)242-8201. I have an equity line loan with your company and my account No is [REDACTED] 8838. My email address is eli33777@sbcglobal.net.

Unfortunately, my life has been really tough and challenging. I had to file for bankruptcy and it was discharged in March 2009. I didn't have other choice. I was trapped by the system and the economic situation of our country. I was losing my house, too many debts, divorced, but never I was late in my mortgage payments (you can verify this statement). This house is everything that I planned to have, my dreams, my life.

Added to the financial hardship in what I was involved, few months ago the fence that is around the backyard was infested with termites and I had to replace all of it. Then after one month, one of the pipes of the kitchen broke and ruined the floor of one of the bedrooms. I can certify all of this, by sending you the receipts and the expenses I made at Home Depot.

Recently, I broke one of my teeth, the one that had a root canal. The dentist decided to extract it and replace it with a denture. The dental insurance is covering a small amount of the estimate and the rest has to be paid by me.

So far, I have paid 4 months to this loan, and now I am proposing you the payment of the 15% of the balance that is \$12,803.00. This amount is being borrowed from a family member, and it will be available after your approval.

Please help me out and thank you in advance for your understanding.

Sincerely,

Juana Cerna

Juana Cerna

GMAC Mortgage

February 2, 2012

Juana Cerna
14455 San Ardo Dr
La Mirada CA 90638

RE: Loan Number [REDACTED] 8838
Property Address 14455 San Ardo Dr
 La Mirada CA 90638

Dear Juana Cerna:

This is in response to your inquiry regarding the above-referenced purged account.

As stated in our letter to you dated January 9, 2012, this letter will serve as verification that Chapter 7 bankruptcy was filed November 26, 2008, and discharged March 30, 2009. After a chapter 7 Bankruptcy is discharged, creditors and credit bureaus are required to report the account as discharged through Chapter 7 bankruptcy. Reporting anything other than this is not allowed due to the bankruptcy laws unless the loan was reaffirmed.

When a debt is discharged, it is no longer enforceable against you personally. The bankruptcy discharge eliminates your personal liability for the discharged debt. However, if payment is not made on the debt as stated in the Mortgage/Deed of Trust, foreclosure proceedings can occur. Settlement was accepted for this debt on February 26, 2010, in the amount of \$12,803.00.

While an account is in bankruptcy all foreclosure proceedings are stopped. A loan modification was offered after the bankruptcy was discharged on March 30, 2009. The workout package for a loan modification was not returned to our office as of June 16, 2009. Therefore, the loan was not modified. The loan was then charged off on July 29, 2009.

Our counter offer of \$12,803.00 was reviewed and accepted by you when you remitted the funds. Since the loan is paid in full and settlement was made, we are unable to refund you that amount.

As no new information has been submitted in your most recent correspondence, we trust that we have resolved your concerns.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

MR

STAPLES copy&printcenter

Complimentary Self-Serve Fax Cover Sheet

To: Turner Correspondence
Department of Finance

Fax #: (866) 655 - 0297

Date: 10-25-2012

Number of Pages (Including Cover):

Urgent Confidential Confirm Receipt

✓

We'll do it right the first time — guaranteed.

Black & white copies • Color copies • Custom printing • Binding • Folding • Wide-format copying • Custom stamps • UPS shipping and more

that was easy!

5/0852sv_009815

DATE: January 25, 2012

TO: Purged Correspondence Department of GMAC Mortgage

FROM: Juana Cerna – S.S. [REDACTED]

SUBJECT: Dispute on the Settlement of the Account Number [REDACTED] /Third Letter

To Whom It May Concern:

My name is Juana Cerna and my personal information is as follows:

- Home Address: 14455 San Ardo Dr., La Mirada, CA 90638
- Home Phone Number: (714)523-3572
- Cell Phone Number: (562)242-8201
- Bankruptcy Discharge of Debtor # 2:08-bk-30488-ER/Chapter 7/03-30-2009

This is a follow up letter in response of GMAC Mortgage/Customer Care Loan Servicing letter dated January 9, 2012. According to the documentation, I have in my files; the loan modification was accepted and initiated by GMAC Mortgage before the discharge of my bankruptcy, and this acceptance of the “loan modification” determined by GMAC Mortgage stopped the foreclosure proceedings. It was in the middle of the “loan Modification” process and after the bankruptcy discharge that the amount of \$12,803.00 was requested. What stopped the foreclosure proceedings was GMAC Mortgage’s Loan Modification process. Therefore the amount of money I sent to GMAC doesn’t have to do with the Mortgage/Deed of Trust Foreclosure Proceedings.

I realize that there was miscommunication among GMAC Mortgage Departments and discrepancy on the “timelines.” I hope that GMAC Mortgage will be fair, will recognize the mistake it made and will return the \$12,803.00 to me.

Thank you in advance for your understanding and prompt response.


Juana Cerna

Exhibit F

Dietrich Letters

11/17/2011

09/30/11 11:00 3 0000273 20111117 GK3NR101 GMACDPL 1 OZ DOM GK3NR10000* 160275 DM



FANNIE K DIETRICH
1902 MARJORIE LANE
KOKOMO IN 46902-3848



RE: Account Number [REDACTED] 3601
Property Address
1902 MARJORIE LANE
KOKOMO IN 46902-0000

Dear FANNIE K DIETRICH:

We recently received your request for a loan modification. We are not able to fulfill your request at this time for the following reason(s):

Based on the status of your loan and income provided, we are unable to reduce your interest rate, extend the loan term, or defer principle enough to reach an affordable payment under the HAMP criteria.

At this time, you may want to seek advice regarding your next steps. We suggest you call 1.800.CALL.FHA (1.800.225.5342) to locate a HUD-certified housing counseling agency. You may also want to call 1.888.995.HOPE (1.888.995.4673) to request assistance from a HUD-approved housing counselor.

You can send any additional material to:

GMAC Mortgage, LLC
ATTN: Modification Non-Approvals
PO Box 780
Waterloo, Iowa 50704

We will continue to work with you to explore options that may be available. If you have any questions, please contact your Relationship Manager, ALEXANDRA FECHT at 1-877-928-4622 extension 2361312 between the hours of 8:00 a.m. and 9:00 p.m. Monday through Friday central standard time. If your agent is not available one of their team members will assist you.

ALEXANDRA FECHT
Loan Servicing

In addition, you may have your concerns reviewed by an independent advocate in our Executive Escalation Team. They may be reached at 866-924-8409 Monday through Friday from 8:00 a.m. to 5:00 p.m. CT or via email at homeowner.help@mortgagebanksite.com.



11/17/2011
Account Number [REDACTED] 3601
Page Two

Note: This is an attempt to collect on a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: If you are currently involved in an open bankruptcy case or if you have been discharged of your personal liability for repayment of this debt; this notice is being provided for informational purposes only and is not an attempt to collect a pre-petition or discharged debt. Furthermore, any action that we may take is for the sole purpose of protecting our lien interest in your property and is not to recover amounts from you personally.

Note: If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance to your Chapter 13 plan.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Equifax Information Services LLC,
Address: P.O. Box 740241, Atlanta, GA 30374-0241
Phone: 800-685-1111 Web: www.Equifax.com

If you have any questions regarding this notice, you should contact:

Creditor's name: GMAC Mortgage, LLC
Creditor's address: PO Box 780, Waterloo IA 50704-0780
Creditor's telephone number: 1-877-928-4622

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

M020

1/17/2012

09/30/11 11:00:03 0000445 20120117 HA3D4101 GMACDUPL 1 OZ DOM HA3D410000* 160275 DM



FANNIE K DIETRICH
1902 MARJORIE LANE
KOKOMO IN 46902-3848



RE: Account Number [REDACTED] 3601
Property Address
1902 MARJORIE LANE
KOKOMO IN 46902-0000

Dear FANNIE K DIETRICH:

We recently received your request for a loan modification. We are not able to fulfill your request at this time for the following reason(s):

We service your loan on behalf of an investor or group of investors that has not given us authority to modify your loan. Your account is in review for another workout.

At this time, you may want to seek advice regarding your next steps. We suggest you call 1.800.CALL.FHA (1.800.225.5342) to locate a HUD-certified housing counseling agency. You may also want to call 1.888.995.HOPE (1.888.995.4673) to request assistance from a HUD-approved housing counselor.

You can send any additional material to:

GMAC Mortgage, LLC
ATTN: Modification Non-Approvals
PO Box 780
Waterloo, Iowa 50704

We will continue to work with you to explore options that may be available. If you have any questions, please contact your Relationship Manager, GAIL MATEJKA at 1-877-928-4622 extension 2368923 between the hours of 8:00 a.m. and 9:00 p.m. Monday through Friday central standard time. If your agent is not available one of their team members will assist you.

GAIL MATEJKA
Loan Servicing

In addition, you may have your concerns reviewed by an independent advocate in our Executive Escalation Team. They may be reached at 866-924-8409 Monday through Friday from 8:00 a.m. to 5:00 p.m. CT or via email at homeowner.help@mortgagebanksite.com.



1/17/2012

Account Number [REDACTED] 3601

Page Two

Note: This is an attempt to collect on a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: If you are currently involved in an open bankruptcy case or if you have been discharged of your personal liability for repayment of this debt; this notice is being provided for informational purposes only and is not an attempt to collect a pre-petition or discharged debt. Furthermore, any action that we may take is for the sole purpose of protecting our lien interest in your property and is not to recover amounts from you personally.

Note: If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance to your Chapter 13 plan.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

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M020

| Input Data Fields | Explanation | Value used in NPV calculation to determine the eligibility of your mortgage. |
|--|---|--|
| I. Borrower Information | | |
| 1. Current Borrower Credit Score | This field identifies your credit score as provided by one or more of the three national credit reporting agencies. | ■ |
| 2. Current Co-borrower Credit Score | If a co-borrower is listed on the mortgage, this field identifies the co-borrower's credit score as provided by one or more of the three national credit reporting agencies. | ■ |
| 3. Monthly Gross Income | This field identifies the monthly gross income of all borrowers on your loan before any payroll deductions or taxes. | ■ |
| II. Property Information | | |
| 4. Property - State | This field identifies the two letter state code of the property securing your mortgage. | IN |
| 5. Property - Zip Code | This field identifies the zip code of the property securing your mortgage. | 46902-0000 |
| 6. Property Value | This field identifies the estimated fair market value of your property used by us, your servicer, for this analysis. | ■ |
| 7. Property Valuation Type | This field identifies the method by which your property was valued (as noted in Field 6, Property Value) 1 - Automated Valuation Model (AVM) 2 - Exterior Broker Price Opinion (BPO) / Appraisal (as is value) 3 - Interior BPO / Appraisal (as is value) | 1 - AVM |
| III. Mortgage Information | | |
| 8. Data Collection Date | This field identifies the date on which the Unpaid Principal Balance and other data used in the NPV analysis was collected by us, your servicer. | 1/10/2012 |
| 9. Imminent Default Flag | This field indicates your default status at the time you asked to be evaluated. If you have not missed any payments or less than two payments are due and unpaid by the end of the month in which they are due, you are considered to be in imminent default and the value in this field is "Y". If two or more payments are due and unpaid by the end of the month in which they are due at the time of application, the value in this field is "N". | Y |
| 10. Investor Code | This field identifies the owner of your mortgage. 1 - Fannie Mae 2 - Freddie Mac 3 - Owned by a private investor other than us, your servicer. 4 - Owned by us, your servicer or an affiliated company. 5 - Ginnie Mae | 2 - Freddie Mac |
| 11. Unpaid Principal Balance at Origination | This field identifies the amount of your mortgage at the time it was originated (i.e. the amount you borrowed). | ■ |
| 12. First Payment Date at Origination | This field identifies the date the first payment on your mortgage was due after it was originated. | 3/1/2007 |
| 13. Product Before Modification | This field uses codes to identify the type of mortgage you held prior to applying for a modification: 1. Adjustable Rate Mortgage (ARM) and/or Interest Only mortgage loan 2. Fixed Rate 3. Step Rate 4. One Step Variable 5. Two Step Variable 6. Three Step Variable 7. Four Step Variable 8. Five Step Variable 9. Six Step Variable 10. Seven Step Variable 11. Eight Step Variable 12. Nine Step Variable 13. Ten Step Variable 14. Eleven Step Variable 15. Twelve Step Variable 16. Thirteen Step Variable 17. Fourteen Step Variable | 2 - Fixed Rate |
| 14. Adjustable Rate Mortgage (ARM) Reset Date | This field applies only to Adjustable Rate Mortgage (ARM) loans. If you do not have an ARM loan this field will be blank. This field identifies the date on which the next Adjustable Rate Mortgage (ARM) reset was due to occur, as of the Data Collection Date (Field 8). | |
| 15. Next Adjustable Rate Mortgage (ARM) Reset Rate | This field identifies the rate at which your mortgage was expected to change based on when the next reset date (Field 14) is scheduled to occur. Please look to your mortgage loan documentation for information on how your mortgage's rate is recalculated at its reset date. If the reset date on your ARM loan is within 120 days of the Data Collection Date, this value in this field is the expected interest rate on your mortgage at the next reset date. If the reset date on your ARM loan is more than 120 days from the Data Collection Date, the value in this field is your current interest rate at the time of NPV evaluation. | 0.00% |



| | | |
|--|---|--------|
| 16. Unpaid Principal Balance Before Modification | This field identifies the unpaid amount of principal (money you borrowed) on your mortgage as of the Data Collection Date. It does not include any unpaid interest or other amounts that you may owe. | |
| 17. Interest Rate Before Modification | This field identifies the interest rate on your mortgage as of the Data Collection Date. | |
| 18. Remaining Term (# of Payment Months Remaining) | This field identifies the remaining number of months you have left to pay under the original term of your mortgage as of the Data Collection Date. | 298 |
| 19. Principal and Interest Payment Before Modification | <p>This field is the amount of principal and interest you were scheduled to pay each month as of the Data Collection Date.</p> <p>A. If your loan had an adjustable rate scheduled to reset within 120 days, this field will reflect the principal and interest payment associated with the new interest rate.</p> <p>B. If your mortgage is an Interest Only loan and your loan was in the interest only period, the value in this field is the interest payment that was due each month.</p> <p>C. If your mortgage is a negative-amortizing loan, the value in this field is the greater of:</p> <ul style="list-style-type: none"> a. the principal and interest payment you sent on the most recent payment date; or b. the minimum payment required on your loan. | |
| 20. Monthly Real Estate Taxes | This field identifies the monthly cost of your real estate taxes. If your taxes are paid annually, this amount will be 1/12th of the annual cost. | \$0.00 |
| 21. Monthly Hazard and Flood Insurance | This field identifies the monthly cost of your hazard and flood insurance coverage. If your insurance is paid annually this amount will be 1/12th of the annual cost. | \$0.00 |
| 22. Homeowners Association Dues/Fees | This field identifies your monthly homeowner's or condominium association fee payments, if any, and/or any future monthly escrow shortages. If your homeowner's or condominium association fee payments are paid annually, this will be 1/12th of the annual cost. If your property has no association fee payments, this field is blank. | \$0.00 |
| 23. Months Past Due | This field identifies the number of mortgage payments you would have had to make in order to make your mortgage current, as of the Data Collection Date. | 0 |
| 24. Mortgage Insurance Coverage Percent | This field identifies the percentage of private mortgage insurance coverage on your loan. If you do not have private mortgage insurance this field is blank. | |

IV. Proposed Modification Information

| | | |
|--|---|-----------|
| 25. NPV Date | This field identifies the date that the NPV Present Value evaluation was conducted on your mortgage. | 1/11/2012 |
| 26. Unpaid Principal Balance of the Proposed Modification (Net of Forbearance & Principal Reduction) | This field identifies the beginning principal balance on which you would have been required to pay interest if you had received a modification. It is likely to be different than your current principal balance because it includes amounts you owe for missed mortgage payments and unpaid expenses that are allowed to be added (capitalized) to your principal balance. Additionally, it may be reduced by proposed principal forbearance (Field 32) or proposed principal forgiveness. | |
| 27. Interest Rate of the Proposed Modification | This field identifies the starting interest rate of the proposed modified mortgage. This rate is fixed for at least the first 5 years after modification. | |
| 28. Amortization Term of the Proposed Modification | This field identifies the number of months left to pay the proposed modified mortgage. | 298 |
| 29. Principal and Interest Payment of the Proposed Modification | This field identifies the amount of the monthly principal and interest payment on the proposed modified mortgage. | |
| 30. Principal Forbearance Amount of the Proposed Modification. | This field identifies the amount of principal your investor was willing to forbear on the proposed modified mortgage. You would have still owed this amount, but you would not be charged interest on it and no payments would have been due on this amount until you paid off your loan. | \$0.00 |
| 31. Principal Forgiveness Amount of the Proposed Modification. | This field identifies the amount of principal your investor was willing to forgive under the proposed modified mortgage. | \$0.00 |
| 32. Modification Fees | This field identifies the total amount of costs and fees that would have been paid by the investor (owner) of your loan, if you had been approved for a modification. It includes expenses such as notary fees, property valuation, credit report and other required fees. | \$0.00 |
| 33. Mortgage Insurance Partial Claim Amount of the Proposed Modification. | This field identifies any mortgage insurance payout amount as part of the proposed modified mortgage, which is, at the discretion of your mortgage insurance company. This should be zero if you were not approved for a trial period plan or permanent modification for reason of negative NPV. | \$0.00 |